

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

LAWRENCE S TETER  
MARCY TETER  
Debtor(s)

Case No. 09-40298

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/27/2009.
- 2) The plan was confirmed on 04/09/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/11/2011.
- 5) The case was dismissed on 01/06/2012.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,500.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$25,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$25,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,327.49
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,827.49**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK ONE/JPM CHASE	Unsecured	1,012.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	285.00	285.34	285.34	0.00	0.00
BAYER M LCSW	Unsecured	194.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	3,032.00	3,032.34	3,032.34	0.00	0.00
CANDICA LLC	Unsecured	1,552.00	1,578.29	1,578.29	0.00	0.00
CAPITAL ONE BANK	Unsecured	489.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	681.00	681.65	681.65	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	200.00	244.00	244.00	0.00	0.00
DEERFIELD DERMATOLOGY ASSOC	Unsecured	619.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	477.00	477.38	477.38	0.00	0.00
DISCOVER BANK	Unsecured	4,634.00	4,634.16	4,634.16	0.00	0.00
EAST BAY FUNDING	Unsecured	874.00	875.20	875.20	0.00	0.00
FORD MOTOR CREDIT CO	Unsecured	3,295.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO	Secured	0.00	0.00	0.00	0.00	0.00
HOME DEPOT	Unsecured	1,088.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	48,500.00	47,512.90	47,512.90	0.00	0.00
LAKE COUNTY COLLECTOR	Secured	15,472.00	15,472.00	15,472.00	15,472.00	0.00
LAKE COUNTY COLLECTOR	Secured	14,600.00	14,600.00	14,600.00	1,050.00	0.00
NEUROPSYCH	Unsecured	570.00	NA	NA	0.00	0.00
NEW CENTURY BANK	Unsecured	31,000.00	33,932.32	33,932.32	0.00	0.00
NORTHSHORE WOMENS HEALTH AS	Unsecured	162.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	868.00	968.11	968.11	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,025.00	6,140.42	6,140.42	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	5,747.00	6,193.42	6,193.42	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,237.00	1,303.78	1,303.78	0.00	0.00
SHELL	Unsecured	1,030.00	NA	NA	0.00	0.00
US BANK	Unsecured	300.00	303.49	303.49	0.00	0.00
US BANK	Unsecured	NA	38.24	38.24	0.00	0.00
US BANK	Unsecured	NA	36.95	36.95	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	0.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	0.00	0.00	0.00	0.00
WELLS FARGO	Unsecured	5,126.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL BANK	Unsecured	3,589.00	3,646.14	3,646.14	0.00	0.00
WELLS FARGO FINANCIAL INC	Secured	17,000.00	15,575.03	15,575.03	2,897.38	0.00
WELLS FARGO FINANCIAL INC	Secured	5,500.00	4,048.71	4,048.71	753.13	0.00
WELLS FARGO FINANCIAL INC	Secured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO FINANCIAL INC	Secured	0.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$19,623.74	\$3,650.51	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$30,072.00	\$16,522.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$49,695.74</b>	<b>\$20,172.51</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$111,884.13</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,827.49</u>
Disbursements to Creditors	<u>\$20,172.51</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$25,000.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/20/2012

By: /s/ Glenn Stearns

---

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.